

Information to identify the case:

Debtor 1	<u>Ashley Anderson</u>	Social Security number or ITIN	xxx-xx-5819
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-22666-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ashley Anderson

7/10/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ashley Anderson
 Debtor

Case No. 14-22666-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db +Ashley Anderson, 4406 Camden Avenue, Apt C-3, Pennsauken, NJ 08110-2064
 aty +Daniel M Kurtzman, 115 St. James Avenue, Merchantville, NJ 08109-2801
 cr +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue,
 Suite 100, Boca Raton, FL 33487-2853
 514867016 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461
 514867018 CCMUA, P.O. Box 1105, Bellmawr, NJ 08099-5105
 515118805 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
 514867020 +Columbia House, c/o RJM Acquisition LLC, 575 Underhill Blvd, Suite 2,
 Syosset, NY 11791-3426
 514867022 +Cooper Hospital, c/o Quality Asset Recovery, 7 Foster Avenue, Suite 101,
 Gibbsboro, NJ 08026-1191
 516875964 +Ditech Financial LLC, c/o Robertson, Anschutz & Schneid, P.L., Bankruptcy Department,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 514867024 +Emerg Phy Assoc of S. Jersey PC, c/o Commonwealth Financial Services, 245 Main Street,
 Scranton, PA 18519-1641
 514867027 +Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333,
 Cherry Hill, NJ 08034-1910
 514867028 +Lexington County Health Services, c/o Receivable Solutions Inc, 1325 Garner Lane, Suite C,
 Columbia, SC 29210-8327
 514867030 +Midland Funding LLC/Capital One, c/o Pressler & Pressler, 7 Entin Road,
 Parsippany, NJ 07054-5020
 514867031 +Our Lady Of Lourdes Haddon Emerg Phys, c/o Commonwealth Financial Services, 245 Main Street,
 Scranton, PA 18519-1641
 514867032 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 514867034 +School House Commons Association, 3412 Union Avenue, Merchantville, NJ 08109-3060
 514867035 +South Jersey Radiology, P.O. Box 1710, Voorhees, NJ 08043-7710
 514922597 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
 514867038 +US Dept of Education, 400 Maryland Ave SW, Washington, DC 20202-0008
 514867037 US Dept of Education, GLELSI, P.O. Box 7860, Madison, WI 53707-7860
 514968471 #+Weichert Financial Services, Green Tree Servicing, LLC, c/o Larry Czechowicz,
 345 St. Peter Street, St. Paul, MN 55102-1213
 514974423 +Weichert Financial Services, Powers Kim LLC, PO Box 848, Moorestown, NJ 08057-0848
 514867040 Weichert Financial Services, P.O. Box 371306, Pittsburgh, PA 15250-7306
 514867041 +West Jersey Hospital, c/o ARS Account Resolution, 1801 NW 66th Avenue, Suite 200,
 Plantation, FL 33313-4571
 514867042 White Knoll Dentistry, 5545 Platt Springs Road, Lexington, SC 29073-7519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 11 2019 00:47:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2019 00:47:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: bankruptcy.bnc@ditech.com Jul 11 2019 00:47:11
 Ditech Financial LLC f/k/a Green Tree Servicing LL, P.O. Box 6154,
 Rapid City, SD 57709-6154
 514867015 +E-mail/Text: ky@caine-weiner.com Jul 11 2019 00:47:59 Advanced Disposal-Columbia,
 c/o Caine & Weiner, 9931 Corporate Campus Drive #2200, Louisville, KY 40223-4043
 514974824 EDI: AIS.COM Jul 11 2019 04:18:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514867017 +EDI: CAPONEAUTO.COM Jul 11 2019 04:18:00 Capital One Auto Finance, 3901 Dallas Parkway,
 Plano, TX 75093-7864
 514878454 +EDI: AIS.COM Jul 11 2019 04:18:00 Capital One Auto Finance c/o AIS,
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a Ascension Capital Group,
 4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 514877939 +EDI: AISACG.COM Jul 11 2019 04:18:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 514867019 +EDI: CITICORP.COM Jul 11 2019 04:18:00 Citibank NA, 701 E. 60th Street N.,
 Sioux Falls, SD 57104-0493
 514867021 +EDI: COMCASTCBLCENT Jul 11 2019 04:18:00 Comcast Cable Communication, 1 Comcast Center,
 Philadelphia, PA 19103-2833
 514867023 EDI: ESSL.COM Jul 11 2019 04:18:00 Dish, P.O. Box 94063, Palatine, IL 60094-4063
 514867025 +EDI: GMACFS.COM Jul 11 2019 04:18:00 GMAC, P.O. Box 380901, Bloomington, MN 55438-0901
 515239310 E-mail/Text: bankruptcy.bnc@ditech.com Jul 11 2019 00:47:11 Green Tree Servicing LLC,
 1400 Turbine Dr 700, Rapid City, SD 57703-4719
 514867026 +EDI: HFC.COM Jul 11 2019 04:18:00 HSBC Bank USA, P.O. Box 9, Buffalo, NY 14240-0009
 514867029 +E-mail/Text: egssupportservices@alorica.com Jul 11 2019 00:47:45 Mid Carolina Co-Op,
 c/o NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308
 514920077 +E-mail/Text: bankruptcy@pseg.com Jul 11 2019 00:46:15 PSE&G, PO Box 490,
 Cranford NJ 07016-0490, Attn: Bankruptcy Dept
 514867033 +EDI: IIC9.COM Jul 11 2019 04:18:00 PSE&G, c/o IC Systems Inc., P.O. Box 64378,
 Saint Paul, MN 55164-0378
 514867036 EDI: TDBANKNORTH.COM Jul 11 2019 04:18:00 TD Bank N.A., 32 Chestnut Street,
 Lewiston, ME 04240

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Jul 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515208359 EDI: ECMC.COM Jul 11 2019 04:18:00 US Department of Education, PO Box 16448,
St Paul MN 55116-0448
514867039 +EDI: VERIZONCOMB.COM Jul 11 2019 04:18:00 Verizon, 500 Technology Drive, Suite 300,
Saint Charles, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515239311* Green Tree Servicing LLC, 1400 Turbine Dr 700, Rapid City, SD 57703-4719

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com; legerman@rasnj.com
Nicholas V. Rogers on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Braverman on behalf of Debtor Ashley Anderson robert@bravermanlaw.com
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
dnj@pbslaw.org
William M. E. Powers, III on behalf of Creditor Weichert Financial Services ecf@powerskirn.com
William M.E. Powers on behalf of Creditor Green Tree Servicing, LLC. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor Weichert Financial Services ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Weichert Financial Services ecf@powerskirn.com
TOTAL: 11